



Phone (201) 722-8780

# EXHIBIT E

\*\*\*\*\*AUTO\*\*SCH 5-DIGIT 07055  
DEILIA RODRIGUEZ  
**REDACTED**  
[REDACTED]

Date: 5/3/2018  
Gem Account No. : **[REDACTED]** 784-1  
Client: MONOC  
Client Reference No.: **[REDACTED]** 1492  
Date of Service: 6/30/2016  
Balance Due: \$1,089.00

Dear DEILIA RODRIGUEZ:

## **NOTICE OF CREDIT IMPAIRMENT**

Due to your lack of response, your account has been reported to Trans Union and Experian national credit bureaus, which may impair your credit rating and your ability to obtain credit in the future. Your ability to obtain a loan, mortgage, credit card or any other term credit may have already been affected.

Remit your payment to Gem Recovery Systems so that we may report to the credit bureaus that the debt has been paid in full.

Failure to remit payment will result in continued collection activities. This may result in litigation and ultimately, in a judgement against you which may include additional costs and expenses as may be permitted under your account with our client or as authorized by law.

A judgement entered against you may further impair your credit rating. To contact us, call 201-722-8780.

**GEM RECOVERY IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

===== PLEASE DETACH AT PERFORATION AND RETURN WITH YOUR PAYMENT =====

If paying by check, please make checks payable to **GEM RECOVERY SYSTEMS** and write your Gem Account Number in the memo line. Please return any correspondence or payment, where appropriate, to us using the enclosed courtesy return envelope. Ensure that the return address is visible in the window of the envelope. Note that the United States Postal Service will not accept mail without postage applied. Thank you.

You can pay your bill online at <https://Gem.SecBillPay.com>

Gem Acct No.: **REDACTED** 784-1  
Client: MONOC  
Client Reference No.: **REDACTED** 1492  
Client ID: 13387

Please  
return to:  
→

**Gem Recovery Systems**  
PO BOX 85  
EMERSON NJ 07630-0085

Amount Due: \$1,089.00

Name: DEILIA RODRIGUEZ  
Series lettere List: 11/28/2016